

## **CDA PROGRAM CODE GUIDE**

*For all lenders*  
(updated 08/18/15)

**B = BOND SERIES**

**P = PROGRAM CODE**

**GOVT = any government loan (FHA, VA, USDA). Select the program code and then use the dropdown for the sub-program**

**CONV = any conventional loan.**

**MCC = mortgage credit certificate (Maryland HomeCredit Program)**

**DPA or DSELP = down payment assistance**

### **Regular Maryland Mortgage Program**

B: 912/P: 308- GOVT– basic government loan

B: 912/P: 309- CONV–basic conventional loan

With MCC:

B: 900/P: MCC+CONV 602

B: 900/P: MCC+GOVT 605

### **MD Homefront for Veterans and Military Families - see website:**

<http://mmp.maryland.gov/Pages/Homefront.aspx>

B: 912/p: 317-HOMEFRONT CONV

B: 912/P: 319-HOMEFRONT GOVT

With MCC:

B: 900/P: MCC+CONV-HOMEFRONT 604

B: 900/P: MCC+GOVT-HOMEFRONT 607

### **Conventional Refinance -**

<http://mmp.maryland.gov/Lenders/Documents/LTVConvRefFactSheet.pdf>

B: 917/P: 292- CONV REFI

### **FHA Streamline – for existing MMP borrowers only - see website:**

<http://mmp.maryland.gov/Lenders/Documents/Refinance.pdf>

B: 916/P: 293- FHA STREAMLINE REFI W/2% CREDIT

B: 916/P: 296- FHA STREAMLINE REFI

With MCC:

B: 900/P: MCC+REFI-FHA STREAMLINE W/2% CREDIT 703

B: 900/P: MCC+REFI-FHA STREAMLINE 706

**Preferred Interest Rate – see fact sheet:**

[http://mmp.maryland.gov/Lenders/Documents/MMP-NO\\_DPA\\_Program\\_FactSheet.pdf](http://mmp.maryland.gov/Lenders/Documents/MMP-NO_DPA_Program_FactSheet.pdf)

B: 944/P: 821- CONV PREFERRED

B: 944/P: 822- GOVT PREFERRED

With MCC:

B: 900/P: MCC+GOVT-PREFERRED 830

B: 900/P: MCC+CONV-PREFERRED 838

**You've Earned It! Continuation for students with \$25K+ in student debt) –**  
provides a 0.25% rate reduction and CDA fee waiver for MCC - see website:

<http://mmp.maryland.gov/EarnedIt/Pages/default.aspx>

B: 954/P: 440-YOU'VE EARNED IT- STU 2 GOVT

B: 954/P: 449-YOU'VE EARNED IT- STU 2 CONV

With MCC:

B: 900/P: MCC+GOVT-YOU'VE EARNED IT- STU 2PLAY 444

B: 900/P: MCC+CONV-YOU'VE EARNED IT- STU 2PLAY 452

**DPA:** No change from regular DPA codes; see last page for full list

**Maryland HomeCredit Program** - Mortgage Credit Certificates – see website:  
<http://mmp.maryland.gov/Lenders/Documents/Maryland-HomeCredit-Factsheet.pdf>

*NOTE: This is a full list of MCC codes, but they are also listed under the applicable program.*

B: 900/P: MCC ONLY 601

B: 900/P: MCC+CONV 602

B: 900/P: MCC+CONV-HOMEFront 604

B: 900/P: MCC+GOVT 605

B: 900/P: MCC+GOVT-HOMEFront 607

B: 900/P: MCC+REFI-FHA STREAMLINE W/2% CREDIT 703

B: 900/P: MCC+REFI-FHA STREAMLINE 706

B: 900/P: MCC+GOVT-PREFERRED 830

B: 900/P: MCC+CONV-PREFERRED 838

B: 900/P: MCC+GOVT-YOU'VE EARNED IT-STU 2 PLAY 444

B: 900/P: MCC+CONV-YOU'VE EARNED IT-STU 2 PLAY 452

**Down Payment Assistance** – see website:

<http://mmp.maryland.gov/Pages/Downpayment.aspx>

*NOTE: Regular DPA and funds from the Partner Match Programs all fall under the umbrella of DPA. These zero percent deferred CDA loan funds are combined in a single Note and Deed of Trust. Documentation gets uploaded and submitted under Second Mortgage in eDocs.*

B: 977/P: 971- DSELP – basic Down Payment Assistance

B: 977/P: 973- HK4E – House Keys 4 Employees

B: 977/P: 974- BDIP – Builder/Developer Incentive Program

B: 977/P: 975- BRAC – Base Realignment and Closure

B: 977/P: 976- CPIP – Community Partner Incentive Program